

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

<b>In re:</b>	)	
	)	
<b>MOHAMED A. EL RAFAEI,</b>	)	<b>Case #20-12583-KHK</b>
	)	<b>(Chapter 7)</b>
<b>Debtor.</b>	)	
<hr style="border: 0.5px solid black;"/>	)	
	)	
<b>H. JASON GOLD, TRUSTEE,</b>	)	
	)	
<b>Plaintiff,</b>	)	
<b>v.</b>	)	<b>Adv. Pro. 22-1089-KHK</b>
	)	
<b>ANIS RHANIME,</b>	)	
	)	
<b>Defendant.</b>	)	
<hr style="border: 0.5px solid black;"/>	)	

**ANSWER**

The Defendant Anis Rhanime, by counsel, hereby responds to the Complaint filed against him by H. Jason Gold, Trustee (the “Trustee”), as follows:

1. The Defendant admits the allegations of paragraph 1, except he denies that any transfers were “preferential.”
2. The Defendant admits that this Court has jurisdiction over this adversary proceeding and that it is a core proceeding.
3. The Defendant admits that venue is proper in this Court.
4. The Defendant admits that this Court has personal jurisdiction over him.
5. The Defendant admits the allegations of paragraph 5.
6. The Defendant admits the allegations of paragraph 6.
7. The Defendant admits the allegations of paragraph 7.

8. The Defendant admits the allegations of paragraph 8.

9. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 9.

10. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 10.

11. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of the first sentence of paragraph 11. The Defendant admits the allegations of the second sentence of paragraph 11.

12. The Defendant admits the allegations of paragraph 12.

13. The Defendant admits the allegations of paragraph 13.

14. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 14.

15. The Defendant admits the allegations of paragraph 15.

16. Paragraph 16 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 16.

17. No paragraph 17 exists, so no response is offered thereto.

18. The Defendant admits the allegations of paragraph 18.

19. The Defendant admits the allegations of paragraph 19.

20. The Defendant avers that the printed source of the quoted language in paragraph 20 speaks for itself and denies the allegations of paragraph 20 to the extent they are inconsistent with the actual quote.

21. The Defendant admits the allegations of paragraph 21.

22. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 22.

23. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 23.

24. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 24.

25. The Defendant admits the allegations of the first sentence of paragraph 25 but denies the allegations of the second sentence of paragraph 25.

26. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 26.

27. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 27.

28. The Defendant admits the allegations of paragraph 28.

29. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 29.

30. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 30.

31. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of the first clause of paragraph 31 but admits the allegations of the second clause of paragraph 31.

32. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 32.

33. Paragraph 33 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 33.

### **COUNT I**

34. The Defendant incorporates by reference the foregoing responses.

35. Paragraph 35 states legal conclusions to which no response is required.

36. The Defendant admits the allegations of paragraph 36 as to what the Trustee's belief is.

37. The Defendant admits the allegations of paragraph 37.

38. The Defendant admits the allegations of paragraph 38.

39. The Defendant admits the allegations of paragraph 39.

40. Paragraph 40 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies that the presumption of insolvency is applicable to the period preceding the date that is 90 days prepetition.

41. The Defendant denies the allegations of paragraph 41.

42. The Defendant is without knowledge or information sufficient to form a belief as to the truth of the allegations of paragraph 42.

43. Paragraph 43 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 43.

44. Paragraph 44 states legal conclusions to which no response is required.

45. Paragraph 45 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 45.

46. Paragraph 46 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 46.

47. Paragraph 47 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 47.

## **COUNT II**

48. The Defendant incorporates by reference the foregoing responses.

49. Paragraph 49 states legal conclusions to which no response is required.

50. Paragraph 50 states legal conclusions to which no response is required.

51. Paragraph 51 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 51.

52. Paragraph 52 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 52.

## **COUNT III**

53. The Defendant incorporates by reference the foregoing responses.

54. The Defendant admits the allegations of paragraph 54 as to what the Trustee seeks.

55. Paragraph 55 does not require any response. The Defendant reserves all rights in connection with any future objection to his claim.

## **COUNT IV**

56. The Defendant incorporates by reference the foregoing responses.

57. Paragraph 57 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 57.

58. Paragraph 58 states legal conclusions to which no response is required.

59. Paragraph 59 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 59.

**COUNT V**

60. The Defendant incorporates by reference the foregoing responses.

61. Paragraph 61 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 61.

62. Paragraph 62 states legal conclusions to which no response is required. To the extent that a response is required, the Defendant denies the allegations of paragraph 62.

**Affirmative Defense**

The transfers dated December 3, 2019; December 9, 2019; and December 18, 2019 constituted contemporaneous exchanges for new value under § 547(c)(1).

WHEREFORE, the Defendant requests that this Court dismiss the Complaint and grant such other and further relief as it deems just and appropriate.

ANIS RHANIME

By counsel

/s/Steven B. Ramsdell  
Steven B. Ramsdell, VA Bar #33222  
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**CERTIFICATE OF SERVICE**

I hereby certify that a true copy of the foregoing Answer was served on this 27th day of December, 2022 on all parties registered to receive service through the Court's ECF system.

/s/Steven B. Ramsdell  
Steven B. Ramsdell